

**Information to identify the case:**

Debtor 1	<u>Joaquin R Ortega</u>	Social Security number or ITIN	xxx-xx-5909
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cori B Ortega</u>	Social Security number or ITIN	xxx-xx-5663
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-20064-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joaquin R Ortega

Cori B Ortega  
aka Cori Shwailik

10/10/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joaquin R Ortega  
 Cori B Ortega  
 Debtors

Case No. 12-20064-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db/jdb  
 aty  
 513112390  
 513119584  
 513297825  
 512981533  
 512966472  
 516503981  
 516502054  
 516502053  
 512966473  
 512966476  
 513050320  
 512966479  
 515291595  
 515291596

Joaquin R Ortega, Cori B Ortega, 35 Edison Ave, Nutley, NJ 07110-1008  
 +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207  
 Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, P.O. Box 4365, Woodland Hills, CA 91365-4365  
 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680, Chicago, Illinois 60642-1231  
 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680, Chicago, Illinois 60642, Fay Servicing, LLC, Bankruptcy Department 60642-1231  
 +Fay Servicing, LLC, 3000 Lellway Dr, Ste 150, Carrollton, TX 75006-3357  
 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
 +NJ Division Of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
 +WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST, Trustee, c/o Rushmore, PO Box 52708, Irvine, CA 92619-2708  
 +WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST, Trustee, c/o Rushmore, PO Box 52708, Irvine, CA 92619, WILMINGTON SAVINGS FUND SOCIETY, FSB 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2017 23:06:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2017 23:06:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512966468  
 +E-mail/Text: bknotices@conduent.com Oct 10 2017 23:07:25 Acs/us Bank Natl/bhea, PO Box 7052, Utica, NY 13504-7052  
 513290650  
 +EDI: ACCE.COM Oct 10 2017 22:38:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036  
 512966469  
 +EDI: BANKAMER.COM Oct 10 2017 22:38:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 512966470  
 +EDI: CAPITALONE.COM Oct 10 2017 22:38:00 Cap One, Pob 30281, Salt Lake City, UT 84130-0281  
 512966471  
 +EDI: CHASE.COM Oct 10 2017 22:43:00 Chase, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
 512966474  
 +EDI: HFC.COM Oct 10 2017 22:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 512966475  
 EDI: IRS.COM Oct 10 2017 22:38:00 Internal Revenue Service, Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326  
 513084955  
 +EDI: OPHSUBSID.COM Oct 10 2017 22:43:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513147624  
 EDI: BL-BECKET.COM Oct 10 2017 22:43:00 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512966477  
 +EDI: NAVIENTFKASMSERV.COM Oct 10 2017 22:38:00 Sallie Mae, Po Box 9500, Wilkes-barre, PA 18773-9500  
 513064562  
 E-mail/Text: bknotices@conduent.com Oct 10 2017 23:07:25 US Bank/BHEA, c/o ACS, PO Box 22724, Long Beach, CA 90801-5724  
 513133929  
 +EDI: WFFC.COM Oct 10 2017 22:43:00 WELLS FARGO BANK, N.A., MAC X2303-01A, 1 HOME CAMPUS, DES MOINES, IA 50328-0001  
 512966478  
 +EDI: WFFC.COM Oct 10 2017 22:43:00 Wells Fargo Bank Nv Na, P O Box 31557, Billings, MT 59107-1557  
 513297918  
 +EDI: WFFC.COM Oct 10 2017 22:43:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 516503982\*  
 515291615\*  
 515291614\*

Bank of America, N.A.  
 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680, Chicago, Illinois 60642, Fay Servicing, LLC, Bankruptcy Department 60642-1231  
 +WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST, Trustee, c/o Rushmore, PO Box 52708, Irvine, CA 92619, WILMINGTON SAVINGS FUND SOCIETY, FSB 92619-2708  
 +WILMINGTON SAVINGS FUND SOCIETY, FSB, dba CHRISTIANA TRUST, Trustee, c/o Rushmore, PO Box 52708, Irvine, CA 92619-2708

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Oct 10, 2017

512966480 ##Zucker Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 10, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Brian C. Nicholas on behalf of Creditor DLJ Mortgage Capital, Inc. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlson on behalf of Creditor DLJ Mortgage Capital, Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing  
business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee  
for BCAT 2014-6TT bk@rgalegal.com  
Harvey I. Marcus on behalf of Debtor Joaquin R Ortega him@lawmarcus.com  
Harvey I. Marcus on behalf of Joint Debtor Cori B Ortega him@lawmarcus.com  
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, NA jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com  
Marie-Ann Greenberg magecf@magtrustee.com  
R. A. Lebron on behalf of Creditor Nationstar Mortgage, LLC bankruptcy@feinsuch.com  
TOTAL: 10